WELCOME TO THE WORLD OF PLUS!

OCBC Bank

FairPrice

plus!

Powered by LinkPoints

A Loyalty Programme by NTUC Social Enterprises

Dear Valued Cardmember,

Thank you for signing up with Plus! and giving us a chance to serve you.

Plus! is a programme of financial products, services and benefits brought to you jointly by OCBC Bank and NTUC Social Enterprises like FairPrice, Link, Income, Healthcare, and Club, just to name a few. Together, with our Key Partners, Plus! aims to give you better **Value** for your daily spend, a more **Simple** way to achieve your financial goals, while staying **Transparent** with you always.

Value, Simplicity and Transparency are our Brand Values, and we will work tirelessly to always do the right things for you.

We will avoid expensive advertising and fancy merchant tie-ups, so that we can provide better value for things that really matter to you. With Plus!, you enjoy the convenience of self-service banking through our island-wide ATM network, Internet Banking and Phone Banking services. By doing away with branch services, we can keep our costs low and pass the savings back to you as rewards, better value and much more!

This is just the beginning. We will continue to bring you more value and benefits along our journey together. To help you take the next step, we have put together a summary guide on what the Plus! programme is all about.

Thank you once again for your vote of confidence and we trust you will enjoy your experience with Plus!

Yours sincerely,

Vincent Tan
Head, Cards & Payment Products
Group Lifestyle Financing

PS: We value your opinion. If you have something to share, do write to us at contactus@plus.com.sg

CONTENTS

CARD PRIVILEGES

The next time you shop, dine or pay your bills, just charge to your OCBC Plus! Visa Card to receive LinkPoints rewards on all your purchases. Use these LinkPoints to offset your grocery bills at FairPrice, Unity and Link merchant stores or redeem attractive vouchers and items on www.plus.com.sg!

LinkPoints rebates everywhere and every day

Consolidate your spend to reduce your grocery bills.

Merchants	If You Spend	You Earn Up To
FairPrice FairPrice Online S$1 = 2 LinkPoints^	S$400 on groceries at FairPrice	3,000 LinkPoints (including bonus LinkPoints under the 5% in-store programme)[1]
unity S$1 = 3 LinkPoints[Δ]	S$100 on supplements	270 LinkPoints
VISA S$1 = 0.5 LinkPoint*	S$1,000 on your daily needs (petrol, dining, travel and other expenses) at Visa merchants	500 LinkPoints
LinkPoints S$1 = Up to 5 LinkPoints[#]	S$100 at over 8,000 LinkPoints merchant stores (e.g. Bata, Zuji, ZTP Ginseng Birdnest, Poh Heng Jewellery and other participating merchants)	500 LinkPoints
	Total 4,270 LinkPoints	

Instant redemption for S$10[‡] off at FairPrice!
[‡]150 LinkPoints = S$1 off

^Minimum spend of S$20 is required to earn LinkPoints.
[Δ]3 LinkPoints for NTUC Plus! Visa and 2 LinkPoints for Plus! Visa Card.
*Visa transactions only, NETS transactions are not eligible. LinkPoints are not issued for bill payment through Internet Banking.
[#]Number of LinkPoints awarded is based on respective merchants.

You can also use your LinkPoints to redeem attractive vouchers and items at:

- **Any participating Plus! merchant**
- **LinkPoints Rewards Centre**

A whole range of rewards is available, from shopping to dining, entertainment to leisure, and even home appliances.

CARD PRIVILEGES

We take pleasure in delighting you with better value for your everyday spend. Be it daily necessities or lifestyle privileges, you can be sure of the best savings with your OCBC Plus! Visa Card.

FairPrice

ENJOY **5%**[1]

OFF EVERYTHING AT FAIRPRICE AND FAIRPRICE ONLINE

Esso
An ExxonMobil Brand

SAVE UP TO **18.3%**[2]

+ EARN SMILES POINTS[3] AT ESSO

POPULAR

ENJOY **3%**[4]

OFF AT POPULAR

unity

SAVE UP TO **5%**[1]

OFF AT UNITY

Bata

ENJOY **3%**[5]

OFF AT BATA

NTUC MEMBERS ENJOY **10%** OFF EVERYTHING AT FAIRPRICE AND FAIRPRICE ONLINE WITH SALARY CREDIT[1,6]

EARN **2%** LINKPOINTS REBATE ON EZ-RELOAD (BUS/TRAIN)[7]

EARN **1.3%** LINKPOINTS REBATE ON BILLS[8] FROM M1 AND STARHUB

EARN **0.3%** LINKPOINTS REBATE ON ALL VISA SPEND[9]

SAVE UP TO **50%** AT PARTICIPATING OCBC MERCHANTS[10]

ENJOY
AFFORDABLE PROTECTION
WITH PLUS! TERM LIFE INSURANCE BY NTUC INCOME[11]

ENJOY UP TO
20X MORE INTEREST
THAN OTHER BANKS[12]

1 Plus! Visa Cardmembers and NTUC Plus! Visa Cardmembers must accumulate S$500 and S$400 worth of Visa transactions respectively outside FairPrice, FairPrice Online and Unity ("out-of-store spend") within the same calendar month to qualify. Only valid for Visa payments using OCBC Plus! Visa Cards above S$20 at FairPrice and S$15 at Unity. Not valid for purchase of gift vouchers, Big Sweep/4D/TOTO tickets and cigarettes. A total of 7.5 LinkPoints per S$1 charged will be provided at the point of purchase with the balance LinkPoints ("bonus LinkPoints") provided by the following month of transaction amounting to 5% rebate. Refer to www.plus.com.sg for full terms and conditions. **2** Up to 18.3% savings on fuel is based on a 14% upfront discount on gross fuel price at Esso service stations and an additional 4.3% rebate on the gross fuel price (equivalent to 5% rebate on the nett fuel price) from OCBC for Plus! Visa and NTUC Plus! Visa cardmembers. The 14% upfront discount is computed as follows: (a) 5% Smiles Card discount, (b) 5% Esso service station site discount and (c) 4% OCBC credit/debit card discount. For OCBC Plus! Visa Cards, the 4.3% additional rebate is based on a cash rebate of S$15 for a minimum of S$300 nett fuel spend per calendar month. Computation of S$300 nett fuel spend is based on date of transaction posting. This promotion starts from 1 July 2014. Full terms and conditions are available at www.ocbc.com/cardspromotions. Discount rates stated may be subject to change from time to time without prior notice. Please check onsite for prevailing rates. All discounts will be applied on prevailing pump prices of fuel purchased. **3** Refer to Smiles Driver Rewards programme at www.essosmiles.com.sg for full terms and conditions. **4** 4.5 LinkPoints will be awarded for every S$1 transacted at Popular, which is equivalent to 3% rebate. Only valid for Visa payments using OCBC Plus! Visa/NTUC Plus! Visa Credit Cards. **5** 4.5 LinkPoints will be awarded for every S$1 transacted at Bata, of which 2 LinkPoints will be provided at the point of purchases with a minimum of S$20 charged and the balance LinkPoints provided by the following month of transaction, which is equivalent to 3% rebate. Only valid for Visa payments using OCBC Plus! Visa/NTUC Plus! Visa Credit cards. **6** 10% rebate is computed based on: i) A total of 7.5 LinkPoints per S$1 charged, amounting to 5% rebate, ii) 4% FairPrice Annual Cash Rebate, and iii) 1% rebate for Cardmembers who opt in for salary crediting to their NTUC-OCBC Starter Savings Account. This 1% rebate is from 1 April to 31 December 2015, and the first crediting will be by 31 May 2015. Subsequently the crediting will be by the 25th of each month. **7** Earn 3 LinkPoints for every S$1 spent, equivalent to 2% rebate. **8** Earn 2 LinkPoints for every S$1 spent via Visa, equivalent to 1.3% rebate. LinkPoints will not be issued for bill payment made through OCBC Internet Banking. **9** Earn 0.5 LinkPoint for every S$1 spent, equivalent to 0.3% rebate. **10** Refer to www.ocbc.com.sg/cards for details. **11** Plus! Term Life Insurance underwritten by NTUC Income is a contract between the policyholder and NTUC Income. You may wish to seek an insurance adviser's advice before committing to buy any of the above insurance products. Otherwise, you should consider whether they are suitable for you. **12** "20X more interest" is based on the comparison between the 1% p.a. interest payable on a sum of S$50,001 to S$500,000 on the NTUC-OCBC Starter Account (NTUC Plus! Visa Card) versus an assumed interest payable of 0.075% p.a. on a similar statement savings account.

OCBC Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any product/service. Notwithstanding anything herein, OCBC Bank shall not at any time be responsible or held liable for any defect or malfunction in any product or inferior or deficient service, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any product/service by any person. OCBC Bank's decision on all matters relating to the offers shall be final and binding on all participants.

Terms and conditions apply for all of the above. Please refer to www.plus.com.sg for full terms and conditions.

ADDITIONAL BENEFITS

Cash-Out

Need extra cash urgently? Cash-Out provides you with easy cash loans based on your card's credit limit.

Interest-free Instalment Plans

Enjoy 0% interest for up to 36 months at over 800 merchant outlets.

Easi-Pay Bill Payment

Enjoy the convenience of paying all your bills at one go and be rewarded with LinkPoints.

statement

eStatement

Go paperless with eStatements to enjoy more rewards.

Supplementary Credit Card

Apply for a Plus!/NTUC Plus! Visa supplementary card for your loved ones now and start charging to enjoy a world of savings and rewards.

Contact us or find out more about our products and services through these channels:

1800 820 2020 (9am – 10pm)
contactus@plus.com.sg
www.plus.com.sg

PLUS! DEPOSIT ACCOUNT

Your OCBC Plus! Visa Card comes bundled with a Plus! Deposit Account**.

EARN UP TO 20X MORE INTEREST##:

Use your Plus! Deposit Account** for your daily banking needs and enjoy high interest of up to 1% p.a.

- Higher interest
- No lock-in period
- No minimum monthly fees
- Receive monthly e-Statement (with the option to receive hardcopy Statements instead)
- Easy access to funds through ATMs, NETS and Visa payment
- Bank anytime, anywhere with OCBC Internet Banking, OCBC Mobile Banking and Plus! Phone Banking Services
- Option to request for a cheque book; Apply here

To start enjoying these benefits, you would need to:

1. Make a deposit into your Plus! Deposit Account**; *and*
2. Maintain sufficient funds in your Plus! Deposit Account**

NOTE

You will receive your Plus! Deposit Account** details in a separate Welcome Letter.

**Plus! Deposit Account refers to:
1. Plus! Savings Account (bundled with the Plus! Visa Card)
2. NTUC-OCBC Starter Account (bundled with the NTUC Plus! Visa Card)

##"20X more interest" is based on the comparison between the 1% p.a. interest payable on a sum of S$50,001 to S$500,000 on the NTUC-OCBC Starter Account (NTUC Plus! Visa Card) versus an assumed interest payable of 0.075% p.a. on a similar statement savings account.

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S$50,000 in aggregate per depositor per Scheme by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

OCBC Bank has established two wholly-owned subsidiaries in Singapore and Malaysia to process certain selected transactions for OCBC Bank's customers and for this purpose, customer information may be disclosed to these subsidiaries. Please be assured that customer information will continue to remain within the OCBC Group, subject to any mandatory disclosure required by the relevant regulatory authorities.

Ways of depositing into your Plus! Deposit Account**

Deposit cash at any OCBC ATM PLUS!/ Cash Deposit Machine

1. Enter your Personal Identification Number (PIN)
2. Select "Deposit Cash"
3. Select "Plus! Savings Account" or "NTUC-OCBC Starter Account"
4. Enter the amount you wish to deposit
5. Insert cash into the cash deposit slot for your cash to be credited immediately into your Plus! Deposit Account**

Transfer funds online

To transfer funds online from your OCBC Account or other bank accounts,

1. Select "Oversea-Chinese Banking Corporation" or enter "Bank Code": 7339
2. Enter "Branch Code" (first 3 digits of your Plus! Deposit Account** number)

Deposit a cheque at any OCBC Quick Cheque Deposit Box

Sign up for Monthly Funds Transfer/ Salary Credit

How to view your Plus! Deposit Account** balances

You can view your account balances through:

- ATM Plus or Cash Deposit machines
- OCBC Internet Banking, OCBC Mobile Banking and Plus! Phone Banking Services
- Monthly paper/electronic statements

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S$50,000 in aggregate per depositor per Scheme by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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Sign up for Monthly Funds Transfer

Schedule funds to be automatically transferred every month from a designated account to your Plus! Deposit Account**.

Simply fill up the Monthly Funds Transfer application form found at the link below and mail it to us.

Sign up for Salary Credit/GIRO Payment

Earn up to 20X more interest## by crediting your salary to your Plus! Deposit Account**.

Simply inform your Human Resource Department that you wish to change your salary crediting bank to your Plus! Savings account or NTUC-OCBC Starter Account.

Download: Monthly Funds Transfer Application Form
Salary Crediting Instruction Form

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INSURANCE

Plus! also offers affordable and convenient-to-purchase insurance products to protect what's important to you. Pay with your OCBC Plus! Visa Card for exclusive discounts, additional LinkPoints and more!

Plus! Term Life Insurance

Extensive protection at affordable rates, exclusively for our cardholders.

Promotion terms and conditions apply.

Visit **plus.com.sg/insurance** to apply. For enquiries, call 6788 5515.

Travel Insurance

Enjoy discounts when you sign up as a group of 6 with your family or friends.

Motor Insurance

Enjoy free No Claim Discount (NCD) Protection and maintain your NCD at 50% in the event of a claim. Also, be assisted anytime, anywhere, with NTUC Income's 24/7 accident response team, Orange Force.

Home Insurance

Standard home insurance only covers your building structure, so buy Home Insurance to cover your renovations and household contents.

Foreign Maid Insurance

Get affordable coverage for your foreign maid. We also offer the convenience of a courier service for the renewal of your maid's insurance and work permit.

Personal Accident Infectious Diseases (PAID) Insurance

To cope with the cost of medical care, get PAID Insurance for yourself and your family. It offers 24-hour worldwide medical expense coverage against personal accidents and infectious diseases.

To apply, visit **plus.com.sg/insurance** or call **1800 820 2020** (press 5).

All insurance products underwritten by NTUC Income are contracts between the policyholder and NTUC Income.
Policy terms and conditions apply. You may wish to seek an insurance adviser's advice before committing to buy any of the above insurance products. Otherwise you should consider whether they are suitable for you. Information is correct as of March 2014.

SUMMARY FEES & CHARGES

Credit/Debit Cards

	 Plus! Visa Credit Card	 NTUC Plus! Visa Credit Card	 Plus! Visa Debit Card	 NTUC Plus! Visa Debit Card
Annual Fee	Free annual waiver for first year. S$80 will be charged on each anniversary of your card account. From 1 March 2015, automatic fee waiver is from 2nd year onwards when you charge at least S$2,500 in Visa transactions to your card per annum.	There is no annual fee for NTUC Plus! Visa Credit Card (existing union membership fee applies).	Free annual waiver for first year. S$24 will be charged on each anniversary of your card account. From 1 March 2015, automatic fee waiver from 2nd year onwards is when you charge at least S$1,200 in Visa transactions to your card per annum.	There is no annual fee for NTUC Plus! Visa Debit Card (existing union membership fee applies).
Supplementary Annual Fee	Free annual fee (max. of 3 supplementary cards).			
Interest-free Period	24 calendar days from statement date if there is no balance carried forward from the previous statement.			
Interest on Purchases*	25.92% per annum if full payment is not made by payment due date. Minimum charge is S$2.50 per month and is calculated from the transaction date until the date that full payment is made.			
Interest on Cash Advances	28.92% per annum on the amount withdrawn from the transaction date until the date that full payment is made.			
Minimum Monthly Payment	**Accounts with Outstanding Amounts within the Credit Limit** S$50 or 3% of the Total Balance, whichever is higher, and any overdue amount. **Accounts with Outstanding Amounts exceeding the Credit Limit** 3% of the Total Balance plus the amount in excess of the Credit Limit and any overdue amount.			
Late Payment Charges	S$60 if the minimum payment is not received by payment due date.			
Cash Advance Fee	S$15 or 6% of amount withdrawn, whichever is greater.			
Fees for Foreign Currency Transactions	Foreign currency transactions, other than USD transactions, will first be converted to USD before being converted to SGD based on the exchange rates determined by the respective card associations. All foreign currency transactions are subject to a currency conversion charge imposed by the respective card associations and an administrative fee imposed by the Bank amounting to 1% and 1.8% of the foreign currency transaction amount respectively.			
Payment Hierarchy	If full payment is not made by payment due date, payment is first applied to the balance that attracts the highest interest rate.			
Lost/Stolen Card Liability	S$100 (For details, refer to Credit/Debit Cardmember Agreement at www.plus.com.sg/help-and-support/terms-and-conditions).			
Card Replacement	S$25 per card replacement.			
Repayment Period	24 calendar days from statement date.			
Statement Retrieval (for each monthly statement)	S$20 per statement.			
Outward Returned Cheques (SGD)	S$40 per returned cheque due to insufficient funds.			

Savings Account

Monthly Service Fee	S$0
Cash Withdrawal	• OCBC ATM: Free • UOB ATM: Free for first 2 transactions per month; subsequent withdrawals at S$0.30 each • NETS Cashback: Free for first 2 transactions per month; subsequent withdrawals at S$0.50 each • OCBC Malaysia/Bank NISP: S$2 per transaction • Overseas: 3% of withdrawal amount (min. S$5/max. S$20)
Excess Fee (incidental overdraft charge for accounts without limits)	4.75% p.a. + Prime on the excess amount.
Statement Retrieval (for each monthly statement)	S$20 per statement.

*Interest charges are subject to compounding if the monthly interest charges are not repaid in full.
For full fees and charges, visit www.plus.com.sg > Help Center > Plus! Pricing Guide.

Copies of the OCBC Debit or Plus! Debit Cardmembers Agreement, Terms and Conditions Governing Deposit Accounts, and Terms and Conditions Governing
– Electronic Banking Services and Terms and Conditions
– eStatements are available at www.ocbc.com.sg and www.plus.com.sg respectively and at any OCBC Branch upon request.

Deposit Insurance Scheme
Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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If your Card is Lost or Stolen

To report a lost or stolen card, please call 1800 363 3333 or (65) 6363 3333 if overseas. Replacement Card Fees are chargeable.

The OCBC Cardmember is liable for any unauthorised transaction effected following the loss, theft, disclosure or discovery, whether they are effected as a result of an unauthorised use of Card and/or PIN, before notification to the Bank is made.

You shall not be liable for any transaction carried out after the Bank has been notified of the loss/theft/disclosure. However, the Bank shall debit the relevant Card Account for all Card Transactions (including Cash Advances) carried out before the Bank is notified of the loss/theft/disclosure, even if such transactions were carried out without your authorisation.
If the Card is lost or stolen or if the PIN is disclosed, your liability shall be limited to S$100 provided:-
(a) you immediately notify the Bank;
(b) you assist in the recovery;
(c) you furnish the Bank with a statutory declaration in such form as the Bank will specify or a police report and any other information the Bank may require; and
(d) the Bank is satisfied that such loss, theft or disclosure is not due to your negligence or default.
Notification can be given via telephone, fax or email, followed by the written confirmation together with a copy of the police report within 3 days. The OCBC Cardmember is to ensure that the Bank receives such notice.

A collaboration between

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Plus! U is a collaboration between NTUC FairPrice Co-operative Limited, Link Loyalty Services Pte Ltd and Oversea-Chinese Banking Corporation Limited. All banking products and services, unless otherwise stated, are provided by Oversea-Chinese Banking Corporation Limited for Plus! U.

All information is correct at the time of printing.

OCBC Bank Co. Reg. No.: 193200032W

03/2015